

INTEGRA BANK CORPORATION

	CPP Disbursement Date 02/27/2009	RSSD (Holding Company) 1132654	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$2,919	\$2,416	-17.2%		
Loans	\$2,113	\$1,351	-36.1%		
Construction & development	\$410	\$170	-58.6%		
Closed-end 1-4 family residential	\$341	\$210	-38.5%		
Home equity	\$169	\$121	-28.6%		
Credit card	\$0	\$0			
Other consumer	\$121	\$60	-50.7%		
Commercial & Industrial	\$262	\$178	-32.2%		
Commercial real estate	\$582	\$420	-27.8%		
Unused commitments	\$422	\$266	-37.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$309	\$469	51.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$50	\$57	14.6%		
Cash & balances due	\$354	\$486	37.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$25	\$22	-12.1%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$26	\$24	-7.2%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$2,723	\$2,332	-14.4%		
Deposits	\$2,371	\$1,992	-16.0%		
Total other borrowings	\$324	\$309	-4.8%		
FHLB advances	\$126	\$114	-9.5%		
Equity					
Equity capital at quarter end	\$197	\$85	-56.9%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$61	\$2	NA		
Performance Ratios					
Tier 1 leverage ratio	6.3%	3.3%	--		
Tier 1 risk based capital ratio	8.8%	6.0%	--		
Total risk based capital ratio	10.1%	7.3%	--		
Return on equity ¹	-154.6%	-149.7%	--		
Return on assets ¹	-12.1%	-6.4%	--		
Net interest margin ¹	2.5%	1.7%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	41.3%	48.6%	--		
Loss provision to net charge-offs (qtr)	143.9%	101.3%	--		
Net charge-offs to average loans and leases ¹	3.9%	10.2%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	23.4%	52.1%	2.1%	5.5%	--
Closed-end 1-4 family residential	15.0%	20.2%	1.3%	2.1%	--
Home equity	1.8%	2.8%	0.2%	0.8%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.5%	1.0%	0.6%	0.6%	--
Commercial & Industrial	3.5%	2.5%	0.3%	3.1%	--
Commercial real estate	4.7%	12.6%	0.2%	2.3%	--
Total loans	10.2%	14.6%	1.0%	2.6%	--